

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 17-24436-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kelly-Ann Joseph  
aka Kellyann Joseph, aka Kelly Ann Joseph  
660 Nassau Street  
Orange, NJ 07050

Social Security No.:

xxx-xx-3146

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 27, 2021

JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Kelly-Ann Joseph  
Debtor

Case No. 17-24436-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Dec 27, 2021

Form ID: cscnodsc

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly-Ann Joseph, 660 Nassau Street, Orange, NJ 07050-1246
516946876	+ Credit One Bank, NA (FDIC), 585 Pilot Road, Las Vegas, NV 89119-3619
516946877	+ David B. Joseph, 660 Nassau Street, Orange, NJ 07050-1246
516946879	+ Di-Tech/Greentree Servicing, Att: Bankruptcy Department, P.O. 6154, Rapid City, SD 57709-6154
516946880	+ Ditech Bankruptcy Department, 7340 S. Kyrene Road, Tempe, AZ 85283-4573
516946882	Ditech Financial LLC, P.O. Box 6176, Rapid City, SD 57709-6176
516946881	Ditech Financial LLC, 3000 Baypoint Drive - Suite 880, Tampa, FL 33607
516946884	+ Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309-2468
516946885	+ Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
516946886	First Premier Bank, 601 S Minneapolis Avenue, Sioux Falls, SD 57104
516946887	+ First Premier Bank (FDIC), Headquarters, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824
516946890	Lacey Auto, Inc., 419 R. 46E, South Hackensack, NJ 07606
516946892	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, Att: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067
516946894	NJ Attorney General's Office, Division of Law, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
516946893	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
516946895	+ Olo MasterCard Services, Att: Mid America Bank & Trust (FDIC), 216 West Second Street, Dixon, MO 65459-8048
516946896	+ Orange Tax Collector, City Hall, 29 North Day Street, Orange, NJ 07050-3691
516946897	+ Ras Citron, LLC, 130 Clinton Road - Suite 202, Fairfield, NJ 07004-2927
518533618	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518533619	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City, UT 84165-0250
516946900	Selene Finance, POB 71243, Philadelphia, PA 19176-6243
516946901	+ Selene Financial, 9990 Richmond, Houston, TX 77042-4559
518047114	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517017177	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516946902	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
516946903	+ Trans Union, P.O. Box 2000, Chester, PA 19016-2000
516946907	+ US Attorney General's Office, 1350 Pennsylvania Avenue NW - #409, Washington, DC 20004-3003
516946906	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O.B. 683, Washington, DC 20044-0683
516946905	+ United States Attorney General, Peter Rodino Federal Bldg., 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2021 21:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 27 2021 21:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Dec 27, 2021

Form ID: cscnodsc

Total Noticed: 50

		Dec 27 2021 21:56:00	MTGLQ INVESTORS, L.P., RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/PDF: gecsedl@recoverycorp.com		
		Dec 27 2021 22:06:40	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516946872	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 27 2021 22:06:40	Capital One, 15000 Capital One Drive, Richmond, VA 23238
516946871	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 27 2021 22:06:40	Capital One, Att: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253
516946873	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 27 2021 22:06:49	Capital One Bank (USA) (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
516946875	+ Email/PDF: creditonebknotifications@resurgent.com		
		Dec 27 2021 22:06:33	Credit One Bank NA, P.O. Box 98872, Las Vegas, NV 89193-8872
516946874	+ Email/PDF: creditonebknotifications@resurgent.com		
		Dec 27 2021 22:06:34	Credit One Bank NA, P.O. Box 98873, Las Vegas, NV 89193-8873
517120768	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 27 2021 22:06:33	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516946887	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Dec 27 2021 22:06:49	First Premier Bank (FDIC), Headquarters, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824
516946888	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Dec 27 2021 21:56:00	Internal Revenue Service, P.O. Box 7436, Philadelphia, PA 19101-7436
518220369	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 27 2021 22:06:49	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518220370	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 27 2021 22:06:35	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517123206	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 27 2021 22:06:34	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517189530	+ Email/Text: bkteam@selenefinance.com		
		Dec 27 2021 21:56:00	MTGLQ Investors, L.P., c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546
517100936	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 27 2021 22:06:33	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517111640	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 27 2021 21:57:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517192744	Email/Text: bkdepartment@rtresolutions.com		
		Dec 27 2021 21:57:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516946898	+ Email/Text: bkteam@selenefinance.com		
		Dec 27 2021 21:56:00	Selene Finance, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
516949125	+ Email/PDF: gecsedl@recoverycorp.com		
		Dec 27 2021 22:06:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516946904	Email/Text: DASPUBREC@transunion.com		
		Dec 27 2021 21:56:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661

TOTAL: 22

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Dec 27, 2021

Form ID: cscnodsc

Total Noticed: 50

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516946889	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517195734	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516946899	*+	Selene Finance, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
516946878	##+	Di-Tech, 1100 Virginia Drive - Suite 100, Fort Washington, PA 19034-3279
516946883	##+	Ditech Financial LLC d/b/a Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
516946891	##+	Mid America Bank & Trust Co. (FDIC), 216 West Second Street, Dixon, MO 65459-8048

TOTAL: 0 Undeliverable, 3 Duplicate, 3 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2019-R4, Mortgage-Backed Notes, Series 2019-R4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Liberty Revolving Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mina M Beshara	on behalf of Creditor Selene Financial LP as servicer for MTGLQ Investors, LP mbeshara@hinshawlaw.com
Sindi Mncina	on behalf of Creditor SELECT PORTFOLIO SERVICING INC., AS SERVICING AGENT FOR LIBERTY REVOLVING TRUST smncina@raslg.com
Sindi Mncina	on behalf of Creditor MTGLQ INVESTORS L.P. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Kelly-Ann Joseph njbankruptcy911@gmail.com bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 8